

<b>From:</b>	<b>Report</b>	05
	<b>Bank</b>	
	<b>Branch</b>	
	<b>Subject</b>	Review –Customer Service
	<b>Date of Review</b>	

Following are 15 Core Recommendations of the Goiporia Committee on Customer Service, which was set up in 1990 by Reserve Bank of India.

<b>Sr. No</b>	<b>Rec. No.</b>	<b>Para No.</b>	<b>Particulars</b>	<b>Observation</b>
<b>1.0</b>	3.1	2.1.1	Whether commencement of employees' working hours has been fixed 15 minutes before commencement of business hours? Staff Timing: Business hours:	
<b>2.0</b>	3.2	2.1.2	Whether all the customers who enter the banking hall before the close of business hours are attended to?	
<b>3.0</b>	3.3	2.2	Whether branch has indicated extended timings for undertaking following transactions?	
<b>3.1</b>			<b>Non-voucher generating transactions:</b>	
<b>i</b>			Issue of pass book / statement of a/c.	
<b>ii</b>			Issue of cheque book.	
<b>iii</b>			Delivery of term deposit receipts.	
<b>iv</b>			Acceptance of share application form.	
<b>v</b>			Acceptance of clearing cheques / bills for collection.	
<b>3.2</b>			<b>Voucher generating transactions:</b>	
<b>i</b>			Issue of term deposit receipts (TDR)	
<b>ii</b>			Acceptance of cheques for locker rent due.	
<b>iii</b>			Issue of travellers cheques.	
<b>iv</b>			Issue of gift cheques.	
<b>v</b>			Acceptance of individual cheques for transfer credit.	
<b>4.0</b>	3.4	2.3	Whether it is ensured that no counter remains unattended during business hours and uninterrupted service is rendered to the customers?	
<b>5.0</b>	3.5	2.4	Whether branch has 'Enquiry' or 'May I help you?' counter exclusively or combined with other duties, located near the entry point of the banking hall?	

<b>6.0</b>	3.13	2.5.1	Whether place has been provided in a/c opening form for mentioning names and address of the nominee?	
		2.5.1	Whether necessary publicity has been done of nomination facility by printing compatible message on chequebook, pass book and any other literature reaching the customers?	
			Whether periodical drive is undertaken to popularise the said nomination facility?	
		2.5.2	Whether nomination facility is extended to not only to deposit accounts but also for safe deposit lockers?	
<b>7.0</b>	3.14	2.5.1	Whether specific note is recorded when customer prefers not to nominate? (To avoid any scope for conjecture of non-compliance)	
		2.5.1	Whether nomination is obtained as a rule, (unless the customer prefers not to nominate) to cover all other existing and new accounts?	
<b>8.0</b>	3.17	2.5.3	Whether statements are issued and pass books are updated with correct and legible particulars?	
		2.5.3	Whether customers are educated to submit the passbooks regularly for updating?	
		2.5.3	Whether paper token is issued for collection of passbook on next day if updating of passbook is not possible immediately?	
<b>9.0</b>	3.26	2.5.4 2.5.6	Whether trilingual brochures and pamphlets are actively promoted, containing myriad customer-useful information?	
		2.5.4- b/ 4.4.2	Whether term deposit application forms has been so devised to contain a direction for disposal of deposits on maturity?	
		2.5.5	Whether assistance / guidance is provided to customers in the area of investment of funds in the various deposit schemes vis-à-vis the requirement of the customers?	

10.0	3.32	3.1	Whether instant credit is given of outstation cheques up to Rs. 5000/-without waiting for customers' request for this facility? (Rs7500/- for scheduled UCB)	
			Whether separate type of pay-in-slip has been evolved for availing of this facility?	
11.0	3.33	3.5.2 3.5.3	Whether delay in collection of outstation cheques is compensated by paying interest @ 2 % above SB interest provided such interest payable is Rs.5/- or more? (The said interest is to be paid if delay in collection of outstanding cheques / instruments is beyond 10 days in case of cheques lodged at drawn on State Head Quarters except the State Capitals of North Eastern Region and Sikkim and beyond 14 days in all cases. The said interest is to be paid without the customers having to claim it.)	
		3.5.4	Whether compensation is paid at minimum lending rate stipulated by RBI from time to time if proceeds are to be credited to CC, Loan, and OD?	
12.0	3.36	2.7	Whether dishonoured instruments are returned / dispatched to the customer within 24 hours?	
13.0	3.67	2.16 4.3	Whether complaint book designed with perforated copies as to instantly provide an acknowledgement to the customer and intimation to the controlling office is made available?	
		2.16	Whether complaint cum suggestion box is kept in the bank premises at a prominent place?	
14.0	3.80		Whether infrastructure facilities at branch are upgraded with particular attention to:	
			Providing adequate space	
			Proper furniture	
			Drinking water facilities	
15.0	3.96	2.23	Whether time norms for specialized business transactions are displayed predominantly in the banking hall?	
		2.9	Whether identity badge has been provided to staff incorporating photograph and name?	
			If yes, whether each staff wears identity badge?	

		2.10	Whether job rotation is carried out to promote greater involvement of employees in their work and to prevent alienation?	Date of last rotation:
		2.11	Whether Training programme is carried out to develop right kind of attitude towards customer service?	
		2.12	Whether training programme is carried out for induction training to new staff?	
		2.19	Whether Senior officials visiting the branch also review customer service aspect?	
		2.22	Whether security arrangement is reviewed and improved to instil confidence amongst the employees and the public?	
		5.4	Whether the legend "Nomination Registered" is incorporated on pass book, deposit receipt?	

Refer Master Circular on Customer Service issued by RBI to All UCBs / Commercial Banks for detailed instructions.
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